

WHAT IS CLAIMED IS:

- 1                   1.     A method for performing a money transfer receive transaction  
2     involving a desired amount of money to be transferred from a sender to a recipient,  
3     the method comprising:  
4                   receiving transaction identifying information provided by the  
5     recipient;  
6                   comparing the transaction identifying information with transaction  
7     data stored on a host computer system;  
8                   providing a confirmation code, to be issued to the recipient, if the  
9     transaction identifying information matches the transaction data stored on the host  
10    computer system;  
11                  storing the confirmation code on the host computer system;  
12                  receiving at the host computer system input corresponding to the  
13    confirmation code from a dispensing terminal in communication with the host  
14    computer system;  
15                  comparing the input to the confirmation code stored on the host  
16    computer system; and  
17                  allowing funds, corresponding to at least a portion of the desired  
18    amount of money, to be dispensed by the dispensing terminal if the input matches  
19    the confirmation code stored on the host computer system.
- 1                   2.     The method of claim 1 wherein the confirmation code includes  
2     a number.
- 1                   3.     The method of claim 1 wherein the confirmation code includes  
2     a letter.
- 1                   4.     The method of claim 1 wherein the confirmation code includes  
2     a symbol.
- 1                   5.     The method of claim 1 wherein the confirmation code includes  
2     an image.

1                   6.     The method of claim 1 wherein the step of providing a  
2     confirmation code includes providing, by the host computer system, the  
3     confirmation code to a receive-transaction initiating device in communication with  
4     the host computer system.

1                   7.     The method of claim 6 wherein the receive-transaction device  
2     is a personal computer.

1                   8.     The method of claim 8 wherein the receive-transaction  
2     initiating device is a telephone.

1                   9.     The method of claim 1 wherein the step of providing a  
2     confirmation code includes providing, by a telephone operator, the confirmation  
3     code to the recipient.

1                   10.    The method of claim 1 further comprising:  
2                   providing an identification code to the recipient if the transaction  
3     identifying information matches the transaction data stored on the host computer  
4     system;  
5                   storing the identification code on the host computer system;  
6                   receiving at the host computer system additional input corresponding  
7     to the identification code from the dispensing terminal;  
8                   comparing the additional input to the identification code stored on the  
9     host computer system; and  
10                  wherein the step of allowing funds, corresponding to at least a  
11     portion of the desired amount of money, to be dispensed by the dispensing terminal  
12     includes allowing the funds to be dispensed if the additional input matches the  
13     identification code stored on the host computer system.

1                   11.    The method of claim 10 wherein the identification code  
2     includes a number.

1                   12.    The method of claim 10 wherein the identification code  
2   includes a letter.

1                   13.    The method of claim 10 wherein the identification code  
2   includes a symbol.

1                   14.    The method of claim 10 wherein the identification code  
2   includes an image.

1                   15.    The method of claim 1 further comprising:  
2                   receiving an identification code established by the recipient;  
3                   storing the identification code on the host computer system;  
4                   receiving at the host computer system additional input corresponding  
5   to the identification code from the dispensing terminal; and  
6                   comparing the additional input to the identification code stored on the  
7   host computer system;  
8                   wherein the step of allowing funds, corresponding to at least a  
9   portion of the desired amount of money, to be dispensed by the dispensing terminal  
10   includes allowing the funds to be dispensed if the additional input matches the  
11   identification code stored on the host computer system.

1                   16.    The method of claim 15 wherein the identification code  
2   includes a number.

1                   17.    The method of claim 15 wherein the identification code  
2   includes a letter.

1                   18.    The method of claim 15 wherein the identification code  
2   includes a symbol.

1                   19.    The method of claim 15 wherein the identification code  
2   includes an image.

1                   20. A method for performing a money transfer transaction, the  
2 method comprising:  
3                   storing transaction data on a host computer system, wherein the  
4 transaction data includes a desired amount of money to be electronically transferred  
5 from a sender to a recipient;  
6                   receiving at the host computer system transaction identifying  
7 information from a receive-transaction initiating terminal in communication with the  
8 host computer system, wherein the transaction identifying information is provided  
9 by the recipient;  
10                  comparing the transaction identifying information with the transaction  
11 data stored on the host computer system;  
12                  providing, by the host computer system, an identification number and  
13 a confirmation code to the receive-transaction initiating terminal, for issuance to the  
14 recipient, if the transaction identifying information matches the transaction data  
15 stored on the host computer system;  
16                  storing the identification number and the confirmation code on the  
17 host computer system;  
18                  receiving at the host computer system input corresponding to the  
19 identification number and the confirmation code from a dispensing terminal in  
20 communication with the host computer system;  
21                  comparing the input to the identification number and the confirmation  
22 code stored on the host computer system; and  
23                  authorizing funds corresponding to at least a portion of the desired  
24 amount of money to be dispensed by the dispensing terminal if the input matches  
25 the identification number and the confirmation code stored on the host computer  
26 system.